

Information to identify the case:

Debtor 1	<u>Luis A Echeverria</u>	Social Security number or ITIN	xxx-xx-4725
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elsie Echeverria</u>	Social Security number or ITIN	xxx-xx-4571
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-26917-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis A Echeverria

Elsie Echeverria
aka Elsie Jimenez

3/15/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Luis A Echeverria
 Elsie Echeverria
 Debtors

Case No. 13-26917-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db/jdb +Luis A Echeverria, Elsie Echeverria, 7015 Polk Street, Apt 9, Guttenberg, NJ 07093-1848
 514120613 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Honda Financial Services, PO Box 65507, Wilmington, DE 19808)
 514120611 +Discover, PO Box 6105, Carol Stream, IL 60197-6105
 514120612 +First National Bank Of Omaha, P.O. Box 2340, Omaha, NE 68103-2340
 514452960 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
 514120615 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 514575698 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 514120616 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2019 01:16:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 16 2019 01:16:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514120604 +EDI: GMACFS.COM Mar 16 2019 04:38:00 Ally Capital, Po Box 9001951,
 Louisville, KY 40290-1951
 514492965 EDI: GMACFS.COM Mar 16 2019 04:38:00 Ally Capital serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 514120605 +EDI: AMEREXPR.COM Mar 16 2019 04:38:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 514120606 +EDI: AMEREXPR.COM Mar 16 2019 04:38:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 514536281 EDI: BECKLEE.COM Mar 16 2019 04:38:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514552760 EDI: BECKLEE.COM Mar 16 2019 04:38:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514120607 EDI: BANKAMER.COM Mar 16 2019 04:38:00 Bank Of America, PO Box 15019,
 Wilmington, DE 19886
 514120610 EDI: CITICORP.COM Mar 16 2019 04:38:00 Citi Platinum, PO Box 183113,
 Columbus, OH 43218
 514120609 +EDI: CHASE.COM Mar 16 2019 04:38:00 Chase Bank, PO Box 15153, Wilmington, DE 19850-5153
 514120608 +EDI: CHASE.COM Mar 16 2019 04:38:00 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514630734* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514120614 ##+Michael S. Ackerman, Esq., Zucker Goldber & Ackerman, 200 Sheffield Street Ste 101,
 Mountainside, NJ 07092-2315

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: Mar 15, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Jill Cadre on behalf of Debtor Luis A Echeverria jill@cadrelaw.com
Jill Cadre on behalf of Joint Debtor Elsie Echeverria jill@cadrelaw.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 5